

**Information to identify the case:**

Debtor 1 **Toby J Walker, Sr.**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Social Security number or ITIN **xxx-xx-9114**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **16-70385-JAD**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Toby J Walker, Sr.

10/9/19

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Toby J Walker, Sr.  
DebtorCase No. 16-70385-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 29

Date Rcvd: Oct 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2019.

db +Toby J Walker, Sr., 925 East Main Street, Somerset, PA 15501-2141  
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270  
 14233077 +AAS Debt Recovery, PO Box 121, Monroeville, PA 15146-0121  
 14233078 +AAS Debt Recovery Inc., PO Box 129, Monroeville, PA 15146-0129  
 14233079 +BOFIFEDBK/HREMRLLD/ATLC, PO Box 105374, Atlanta, GA 30348-5374  
 14270760 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: Columbia Gas of PA, PO Box 117, Columbus, OH 43216)  
 14233082 +First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401  
 14233085 John Deer Financial, PO Box 5328, Madison, WI 53705-0328  
 14300039 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 14233089 +PNC Mortgage, PO Box 8703, Dayton, OH 45401-8703  
 14233090 +Potofolio Recovery Assoc./Walmart, PO Box 12914, Norfolk, VA 23541-0914  
 14233093 +TEK Collect, PO Box 1269, Columbus, OH 43216-1269

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 10 2019 03:17:54 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14233080 +E-mail/Text: bankruptcy@firstenergycorp.com Oct 10 2019 03:18:34 Collection Service Center,  
 839 5th Avenue, New Kensington, PA 15068-6303  
 14233081 +EDI: CONVERGENT.COM Oct 10 2019 06:53:00 Convergent Outsourcing, 800 SW 39th Street,  
 Renton, WA 98057-4927  
 14233083 +EDI: AMINFOFP.COM Oct 10 2019 06:53:00 First Premier Bank, 601 S. Minnesota Avenue,  
 Sioux Falls, SD 57104-4868  
 14233084 EDI: JEFFERSONCAP.COM Oct 10 2019 06:53:00 Jefferson Capital Systems, 16 McClelland Road,  
 Saint Cloud, MN 56303  
 14278639 EDI: JEFFERSONCAP.COM Oct 10 2019 06:53:00 Jefferson Capital Systems LLC, Po Box 7999,  
 Saint Cloud Mn 56302-9617  
 14241446 EDI: MERRICKBANK.COM Oct 10 2019 06:53:00 MERRICK BANK, Resurgent Capital Services,  
 PO Box 10368, Greenville, SC 29603-0368  
 14241446 E-mail/PDF: MerrickBKNotifications@Resurgent.com Oct 10 2019 03:14:56 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 14275826 +EDI: MID8.COM Oct 10 2019 06:53:00 MIDLAND FUNDING LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 14233086 +EDI: MERRICKBANK.COM Oct 10 2019 06:53:00 Merrick Bank, 10705 S. Jordan Gtwy, Suite 200,  
 South Jordan, UT 84095-3977  
 14233086 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Oct 10 2019 03:14:31 Merrick Bank,  
 10705 S. Jordan Gtwy, Suite 200, South Jordan, UT 84095-3977  
 14233087 +EDI: MID8.COM Oct 10 2019 06:53:00 Midland Funding, 8875 Aero Drive, Suite 200,  
 San Diego, CA 92123-2255  
 14233088 +E-mail/Text: Bankruptcies@nragroup.com Oct 10 2019 03:19:27 National Recovery Agency,  
 2491 Paxton Street, Harrisburg, PA 17111-1036  
 14296963 EDI: PRA.COM Oct 10 2019 06:53:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 14293306 +EDI: JEFFERSONCAP.COM Oct 10 2019 06:53:00 Premier Bankcard, Llc,  
 c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
 14233091 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 10 2019 03:14:34 Regional Acceptance Corp.,  
 1424 E. Fire Tower Road, Greenville, NC 27858-4105  
 14237419 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 10 2019 03:14:34 Regional Acceptance Corporation,  
 PO Box 1847, Wilson, NC 27894-1847  
 14233092 +EDI: RMSC.COM Oct 10 2019 06:53:00 Synchrony Bank, Po Box 960061,  
 Orlando, FL 32896-0061  
 14233094 +EDI: BLUESTEM Oct 10 2019 06:53:00 WEB Bank/Fingerhut, 6250 Ridgewood Road,  
 Saint Cloud, MN 56303-0820

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC Bank, N.A.  
 cr PNC Bank, National Association  
 aty\* +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-7

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 11, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2019 at the address(es) listed below:

CSU - OUCTS, PA Labor & Industry ra-li-ucts-bankpitts@state.pa.us  
Elizabeth Lamont Wassall on behalf of Creditor PNC Bank, National Association pabk@logs.com,  
ewassall@logs.com  
Elizabeth Lamont Wassall on behalf of Creditor PNC Bank, N.A. pabk@logs.com,  
ewassall@logs.com  
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmllawgroup.com  
James Warmbrodt on behalf of Creditor PNC Bank, N.A. bkgroup@kmllawgroup.com  
Joseph E. Fieschko, Jr. on behalf of Debtor Toby J Walker, Sr. joe@fieschko.com,  
rcfishko@aol.com  
Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com, PA73@ecfcbis.com  
Lisa M. Swope lms@nsslawfirm.com, PA73@ecfcbis.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 9